

Information to identify the case:

Debtor 1	<u>Philip Jeffrey Douglas</u>	Social Security number or ITIN	xxx-xx-2220
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Renee Lashawn Douglas</u>	Social Security number or ITIN	xxx-xx-8090
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-23359-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Philip Jeffrey Douglas

Renee Lashawn Douglas

9/23/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Philip Jeffrey Douglas
Renee Lashawn Douglas
DebtorsCase No. 16-23359-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 67

Date Rcvd: Sep 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2019.

db/jdb +Philip Jeffrey Douglas, Renee Lashawn Douglas, 116 Dittmar Drive,
Toms River, NJ 08757-5223

516283799 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706

516283800 +Allied OP, 1 Emery Ave, Randolph, NJ 07869-1387

516283804 +BCA Financial Services, Inc., 18001 Old Cutler Rd, Ste 462, Miami, FL 33157-6437

518346388 +Bioreference Lab, PO Box 21134, New York, NY 10087-1134

516283805 +Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538

518346391 +Celtic Bank/confinco, 4450 New Linden Hill Rd, Wilmington, DE 19808

516283807 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696

518346392 +Chase Mtg, 700 Kansas Lane, Monroe, LA 71203-4774

516283808 +Community Ema, Po Box 417442, Boston, MA 02241-7442

518346393 +Confinco, c/o Celtic Bank, 4450 New Linden Hill Rd, Wilmington, DE 19808

516283811 +Dermone Dermatology of NJ, PO Box 4103, Belfast, ME 04915-4100

516283813 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673

518346396 +Fortiva Credit Card, PO Box 790156, Saint Louis, MO 63179-0156

516283814 +Immediate Care Medical walk-in of, 1 Route 37 West, Toms River, NJ 08753-6500

516815072 +JPMORGAN CHASE BANK, N.A., MAIL CODE: OH4-7142, 3415 VISION DRIVE,
COLUMBUS, OH 43219-6009

516283816 +Marvel & Maloney, 3455 Route 66 & Green Grove Rd, P.O. Box 727, Neptune, NJ 07754-0727

516283818 +Millennium Financial G, 3000 United Founders Blv, Oklahoma City, OK 73112-3904

516283820 +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243

516386759 +Ocean Medical Center, c/o MARVEL & MALONEY, P.O. Box 727, Neptune, NJ 07754-0727

518346400 +PNC Acct, PO Box 609, Pittsburgh, PA 15230-0609

516307180 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187)

516283823 +Shore Family Dental Assoc., 1358 Hooper Avenue, Toms River, NJ 08753-2882

518346401 +Thom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555

518346402 +The Bank Of Missouri, Pob 8099, Newark, DE 19714-8099

518346403 +The Bank Of Missouri, Po Box 85710, Sioux Falls, SD 57118-5710

516283825 +Toms River OBGYN, 79 Route 37 West, Suite 101, Toms River, NJ 08755-6405

518346404 +Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521

516479953 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

516283827 +Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549

516283828 +U S Dept Of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244

516456354 +US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005-1243

518346405 +Uplift, Inc., 801 El Camino Real, Menlo Park, CA 94025-4807

516283802 +american Medical Collection Agency, 4 WestChester Plaza Bldg 4, Toms River, NJ 08757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Sep 24 2019 03:23:00 Thomas Orr, Law Office of Thomas J. Orr,
321 High Street, Burlington, NJ 08016-4411

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 24 2019 00:04:08 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Sep 24 2019 00:04:04 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr +EDI: WFFC.COM Sep 24 2019 03:23:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,
1451 Thomas Langston Rd., Winterville, NC 28590-8872

518346387 +E-mail/Text: backoffice@affirm.com Sep 24 2019 00:05:00 Affirm Inc,
650 California St Fl 12, San Francisco, CA 94108-2716

516283803 +EDI: AQUAFINANCE.COM Sep 24 2019 03:23:00 Aqua Finance Inc, 1 Corporate Dr,
Wausau, WI 54401-1724

516493624 EDI: RESURGENT.COM Sep 24 2019 03:23:00 Ashley Funding Services, LLC its successors and,
assigns as assignee of Laboratory, Corporation of America Holdings,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516283806 EDI: CAPITALONE.COM Sep 24 2019 03:23:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238

516283809 E-mail/Text: customercareus@creditcorpsolutionsinc.com Sep 24 2019 00:02:26
Credit Corp Solutions Inc., 63 East 11400 South 108, Sandy, UT 84070

516361455 EDI: CAPITALONE.COM Sep 24 2019 03:23:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

518346389 +EDI: RMSC.COM Sep 24 2019 03:23:00 Care Credit, c/o Synchb, Po Box 965036,
Orlando, FL 32896-5036

518346390 EDI: RMSC.COM Sep 24 2019 03:23:00 CareCredit, P.O. Box 960061, Orlando, FL 32896-0061

518346394 +EDI: RCSFNBMARIN.COM Sep 24 2019 03:23:00 Credit One Bank Na, Po Box 98872,
Las Vegas, NV 89193-8872

518346394 +E-mail/PDF: creditonebknofications@resurgent.com Sep 24 2019 00:00:29 Credit One Bank Na,
Po Box 98872, Las Vegas, NV 89193-8872

516283810 +EDI: RCSFNBMARIN.COM Sep 24 2019 03:23:00 Credit One Bank Na, Po Box 98875,
Las Vegas, NV 89193-8875

516283810 +E-mail/PDF: creditonebknofications@resurgent.com Sep 24 2019 00:01:25 Credit One Bank Na,
Po Box 98875, Las Vegas, NV 89193-8875

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 67

Date Rcvd: Sep 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516283812 +E-mail/Text: bknotice@ercbpo.com Sep 24 2019 00:04:11 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
518346395 +EDI: AMINFOFP.COM Sep 24 2019 03:23:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
516307179 EDI: IRS.COM Sep 24 2019 03:23:00 Internal Revenue Service, Special Procedures,
Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
518346397 +EDI: PHINGENESIS Sep 24 2019 03:23:00 Indigo - Celtic Bank, Po Box 4499,
Beaverton, OR 97076-4499
516412603 EDI: RESURGENT.COM Sep 24 2019 03:23:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
518346398 +E-mail/Text: ml-ebn@missionlane.com Sep 24 2019 00:02:33 Lendup Card - Tab Ba,
225 Bush St, San Francisco, CA 94104-4215
516283817 +EDI: TCISOLUTIONS.COM Sep 24 2019 03:23:00 Mid America Bank & Tru, 5109 S Broadband Ln,
Sioux Falls, SD 57108-2208
516412501 +EDI: TCISOLUTIONS.COM Sep 24 2019 03:23:00 Mid America Bank & Trust, C/O Total Visa,
5109 S Broadband Lane, Sioux Falls, SD 57108-2208
516443201 +EDI: AGFINANCE.COM Sep 24 2019 03:23:00 ONEMAIN FINANCIAL, 605 MUNN ROAD,
FT. MILL, SC 29715-8421
516283821 +E-mail/Text: OMChankruptcy@hackensackmeridian.org Sep 24 2019 00:04:42 Ocean Medical Center,
425 Jack Martin Blvd., Brick, NJ 08724-7732
516283822 +EDI: AGFINANCE.COM Sep 24 2019 03:23:00 Onemain, Po Box 499, Hanover, MD 21076-0499
518346399 +EDI: AGFINANCE.COM Sep 24 2019 03:23:00 Onemain Financial, Po Box 1010,
Evansville, IN 47706-1010
516778587 EDI: PRA.COM Sep 24 2019 03:23:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
516778588 EDI: PRA.COM Sep 24 2019 03:23:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516350175 EDI: Q3G.COM Sep 24 2019 03:23:00 Quantum3 Group LLC as agent for, Aqua Finance Inc,
PO Box 788, Kirkland, WA 98083-0788
516283826 EDI: TFSR.COM Sep 24 2019 03:23:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054
516567065 EDI: ECMC.COM Sep 24 2019 03:23:00 US Department of Education, P O Box 16448,
Saint Paul MN 55116-0448
516325025 EDI: WFFC.COM Sep 24 2019 03:23:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
PO Box 19657, Irvine CA 92623-9657
516283829 +EDI: WFFC.COM Sep 24 2019 03:23:00 Wfds, Po Box 1697, Winterville, NC 28590-1697
TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516283801 Amca
516283815 Lhr Inc
516283819 Mnet Fin Inc
aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
518346407 +Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
518346408 +Bioreference Lab, PO Box 21134, New York, NY 10087-1134
518346409 +Care Credit, c/o Synch, Po Box 965036, Orlando, FL 32896-5036
518346410 +CareCredit, P.O. Box 960061, Orlando, FL 32896-0061
518346411 Celtic Bank/contfinco, 4450 New Linden Hill Rd, Wilmington, DE 19808
518346412 +Chase Mtg, 700 Kansas Lane, Monroe, LA 71203-4774
518346413 Contfinco, c/o Celtic Bank, 4450 New Linden Hill Rd, Wilmington, DE 19808
518346414 +Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
518346415 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518346416 +Fortiva Credit Card, PO Box 790156, Saint Louis, MO 63179-0156
518346417 +Indigo - Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
518346418 +Lendup Card - Tab Ba, 225 Bush St, San Francisco, CA 94104-4215
518346419 +Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
518346420 +PNC Acct, PO Box 609, Pittsburgh, PA 15230-0609
516678067* +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)
518346421* +Thom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555
518346422* +The Bank Of Missouri, Pob 8099, Newark, DE 19714-8099
518346423* +The Bank Of Missouri, Po Box 85710, Sioux Falls, SD 57118-5710
518346424* Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521
518346425* +Uplift, Inc., 801 El Camino Real, Menlo Park, CA 94025-4807
516283824 ##+South Toms River Sewerage Authority, 148 Mill Street, Toms River, NJ 08757-5105
TOTALS: 3, * 21, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
William H. Oliver, Jr. on behalf of Joint Debtor Renee Lashawn Douglas bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Debtor Philip Jeffrey Douglas bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 9